Case 08-24640 Doc 1 Filed 09/17/08 Entered 09/17/08 16:58:00 Desc Main 9/17/08 4:55PM Document Page 1 of 10

B1 (Official Form 1)(1/08)			טט	cumeni	l Pa	age I o	10				
	United S			ruptcy of Illino		t			Volui	ntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Eddins, Robert						Name of Joint Debtor (Spouse) (Last, First, Middle): Eddins, Lisa					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or (if more than one, state all) xxx-xx-7630	Individual-Taxpa	nyer I.D. (I	TIN) No./	Complete E	(if mo	four digits of ore than one, s	state all)	r Individual-	Гахрауег I.D. ((ITIN) No	o./Complete EIN
Street Address of Debtor (No. a 13819 S Kedvale Robbins, IL	and Street, City, a	and State):		ZIP Code	13 R	Street Address of Joint Debtor (No. and Street, City, and State): 13819 S Kedvale Robbins, IL ZIP Code					
				60472							60472
County of Residence or of the l	Principal Place of	f Business:	:			nty of Reside	ence or of the	Principal Pla	ace of Busines	s:	
Mailing Address of Debtor (if o	lifferent from stre	eet address	s):		Mail	ing Address	of Joint Deb	tor (if differe	nt from street a	address):	
			_	ZIP Code							ZIP Code
Location of Principal Assets of (if different from street address											
Type of Debto	r		Nature	of Business		Ī	Chapter	r of Bankrup	tcy Code Uno	der Whic	h
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) (Check one box) □ Health Care Business □ Single Asset Real Estate as d in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank □ Other Tax-Exempt Entity (Check one box) □ Health Care Business □ Single Asset Real Estate as d in 11 U.S.C. § 101 (51B) □ Stockbroker □ Commodity Broker □ Chearing Bank □ Other				e) anization	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts,						
	T. (Cl. 1	Code		of the Unite	e Code).	a perso		ridual primarily household pur	pose."		
Filing Fee attached Filing Fee to be paid in inst attach signed application fo is unable to pay fee except Filing Fee waiver requested attach signed application fo	r the court's cons in installments. R (applicable to ch	able to indiction of the state	ertifying t b). See Offi dividuals o	hat the debt cial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptance	aggregate not a sor affiliates able boxes: being filed we ces of the pla	ncontingent 1 ncontingent 1	defined in 11 or as defined ir iquidated debts 1 \$2,190,000.	s (excludi	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Inf ■ Debtor estimates that funds □ Debtor estimates that, after there will be no funds avail.	will be available any exempt prop	erty is exc	luded and	administrat		ses paid,		THIS	SPACE IS FOR	R COURT I	USE ONLY
Estimated Number of Creditors	□ 200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets So to \$50,001 to \$100,000 \$500,000 \$500,000	01 to \$500,001 00 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million		More than	-			
Estimated Liabilities	01 to \$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	500,000,001 to \$1 billion					

Case 08-24640 Doc 1 Filed 09/17/08 Entered 09/17/08 16:58:00 Desc Main 9/17/08 4:55PM

Document Page 2 of 10

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition **Eddins, Robert** (This page must be completed and filed in every case) Eddins, Lisa All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Robert J Semrad, Jr</u> September 17, 2008 Signature of Attorney for Debtor(s) (Date) Robert J Semrad, Jr Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Entered 09/17/08 16:58:00 Desc Main Page 3 of 10

9/17/08 4:55PM Page 3

B1 (Official Form 1)(1/08)

Voluntary Petition

Document

Name of Debtor(s):

Eddins, Robert Eddins, Lisa

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

(This page must be completed and filed in every case)

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert Eddins

Signature of Debtor Robert Eddins

X /s/ Lisa Eddins

Signature of Joint Debtor Lisa Eddins

Telephone Number (If not represented by attorney)

September 17, 2008

Date

Signature of Attorney*

X /s/ Robert J Semrad, Jr

Signature of Attorney for Debtor(s)

Robert J Semrad, Jr 6226455

Printed Name of Attorney for Debtor(s)

Robert J. Semrad and Associates

Firm Name

407 S Dearborn Suite 600 Chicago, IL 60605

Address

Email: rsemrad@robertjsemrad.com (312) 913 0625 Fax: (312) 913 0631

Telephone Number

September 17, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-24640 Doc 1 Filed 09/17/08 Entered 09/17/08 16:58:00 Desc Main Document Page 4 of 10

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Robert Eddins Lisa Eddins			
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-24640 Doc 1 Filed 09/17/08 Entered 09/17/08 16:58:00 Desc Main Document Page 5 of 10

Official Form 1, Exh. D (10/06) - Cont.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ Robert Eddins
		Robert Eddins
Date:	September 17, 2008	

Case 08-24640 Doc 1 Filed 09/17/08 Entered 09/17/08 16:58:00 Desc Main Document Page 6 of 10

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Robert Eddins Lisa Eddins		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-24640 Doc 1 Filed 09/17/08 Entered 09/17/08 16:58:00 Desc Main Document Page 7 of 10 Page 7.06 $^{9/17/08}$ $^{4:55PM}$

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ Lisa Eddins
		Lisa Eddins
Date:	September 17, 2008	

Americredit Po Box 183853 Arlington, TX 76096

Anderson Crenshaw Asso 12801 N Central Expy Ste Dallas, TX 75243

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Central Credit Un Of I 1001 Mannheim Rd Bellwood, IL 60104

Chase 201 N. Central Ave Floor 11 Phoenix, AZ 85004

Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219

Columbus Bank & Trust
Attn.: Bankruptcy Dept./Special Assets
Po Box 120
Columbus, GA 31902

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 First Premier Bank Po Box 5524 Sioux Falls, SD 57117

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Gemb/mohawk Color Cent Po Box 981439 El Paso, TX 79998

Harris 600 W Jackson Ste 400 Chicago, IL 60661

HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

I C System
Po Box 64378
Saint Paul, MN 55164

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Inovative Bk 360 14th St 3rd Floor Oakland, CA 94612

Jc Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Nco Fin/09 507 Prudential Rd Horsham, PA 19044 Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Profess Acct 633 W Wisconsin Av Milwaukee, WI 53203

Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Torres Crdit 27 F Carlisle, PA 17013